Impact of Coronavirus on Livelihoods: Low- and Lower Middle-Income Population of Urban Dhaka
Executive Summary

The study entailed understanding the impact of Covid-19 on livelihood of urban low income and lower middle-income working population.

A total of 113 respondents, employed in Dhaka Division (Dhaka Metro, Dhaka Greater North and Dhaka Greater East) and residing in LIC and LMIC communities, were surveyed via phone calls for assessing the immediate impacts of the pandemic on the economically vulnerable population segments. Based on the key findings, we have suggested specific recommendations geared towards policymakers and other relevant stakeholders.

As per our analysis, only 11% of the LIC and LMIC households maintained financial savings and 75% of the households cannot survive the economic shock beyond one month. A prolonged period of lock-down and economic slowdown will prove detrimental for bulk of the low income population.

The average income per earner prior to the advent of Covid-19 was BDT 14,000+ and the income earner to dependent population ratio was found to be 1:3. More than half the respondent groups had only 1 income earner in the family. An average of 30% decline in income was noticed among the respondent groups. 6% respondents mentioned that they had lost their jobs within the first 10 days of the lockdown.

Freelance workers (hawkers, street vendors, etc.) had experienced a 70% decline in income due to Covid-19, while public transport workers had reported a loss of around 50% of their monthly earnings. Commercial service sector workers and manufacturing workers reported a loss in one third of their total income. Respondents from Dhaka Metro faced the biggest decline in income with a reported 33% mean reduction in earnings across all professions, while other cluster groups reported an average income loss of 20%.

In terms of migration due to Covid-19, the study found that 88% of the respondents still residing in Dhaka mainly due to uncertainty over resumption of work, lack of income opportunities in villages and hopes of receiving direct government and individual assistance.

Due to Covid-19’s impact on income, 32% of the respondents had reduced food expenses while 6% had lost their full income within 10 days of the Covid-19 lockdown. 50% had lost one-third of their income due to Covid-19. 81.4% households will not be able to face the immediate economic shock. 6% of respondents had not received any kind of support.

- Dependents relied on each income earner
- Households saved on a regular basis
- Average earning per income earner
- Had lost their full income within 10 days of the Covid-19 lockdown
- Had lost one-third of their income due to Covid-19
- Households will not be able to face the immediate economic shock
- Of respondents had not received any kind of support
26% had reported remitting a lesser amount back home. Among the three zones in this study, Greater Dhaka North was the most neglected in terms of relief support services.

Based on our analysis, policymakers need to focus on the following:

- Expand alternate G2P channels, via DFS, to ensure direct support to beneficiaries.
- Consider safe outbound movement for the unemployed workforce and redirect them towards work for the upcoming agricultural production season.
- Direct micro-enterprises towards support services, particularly the ones outside the purview of the banking system.
- Collaborate with workers’ associations to create databases of vulnerable groups and mobilize support funds.
- Introduce alternative livelihoods and skills development opportunities for the impacted unemployed working population.
- Join forces with development agencies based on specialization and work closely to reach the last mile beneficiaries and ultra-poor population.
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Background

Bangladesh witnessed its first official case of Covid-19 casualty on March 8, 2020. Similar to other global counterparts, Bangladesh opted for official lockdown from 26th March 2020 as a measure to contain the spread and restrict communal transmission.

As per ILO, 2016-17, the total workforce population of Bangladesh stands at 63.4 million workers of which 68.7% are male and 31.23% are female. The urban landscape has 17.6 million workers of which 12.8 million are male and 4.8 million workers are female respectively.

With minimum business functionality and restricted economic activity, the majority of individuals face the risk of financial insolvency with Low Income Community (LIC) and Lower Middle Income Community (LMIC) members being particularly vulnerable to the aftermath of such economic crises. As per the World Bank, Bangladesh may see a mere GDP growth of 2-3% in the 2019-20 fiscal year and despite the government’s promise of a $1.7 billion stimulus package, whether the financial aid reaches the bottom of the pyramid to elevate these citizens out of this turmoil remains a major concern.
About the Study

Scope

In order to understand the impact on livelihood of the LIC and LMIC urban working population in Urban Dhaka, LightCastle Partners had conducted primary research across three major LIC and LMIC residences in Dhaka Division: Greater Dhaka North, Greater Dhaka East and Metropolitan Dhaka City.

A total of 113 respondents, employed in Dhaka Division and residing in LIC and LMIC communities, were reached out via phone calls and the responses were recorded in order to evaluate the impact on livelihood and formulate recommendations to elevate the most vulnerable group from this economic calamity.

The data collection was conducted between the 5th and 7th of April, 2020 via phone calls.
Demographics
Survey Demographics

**Female**

- Male: 69%
- Female: 31%

**Age Group of Respondents**

- 10 - 20: 3.54%
- 21 - 30: 35.40%
- 31 - 40: 39.82%
- 41 - 50: 11.50%
- 51 - 60: 7.08%
- Above 60: 2.65%

**Mean Age of Respondents**: 35 years

**Size of Household**: ~5 members

**Household Income Brackets**

- 5,001 - 7,500: 0.88%
- 7,501 - 10,000: 9.73%
- 10,001 - 15,000: 27.43%
- 15,001 - 20,000: 28.32%
- 20,001 - 30,000: 28.32%
- Above 30,000: 5.31%

**Number of Income Earners in Household**

- 1: 54.87%
- 2: 34.51%
- 3: 7.96%
- 4: 2.65%

**Source**: LightCastle Partners primary data (N=113)

**Average monthly income per earner**: BDT 14,384

**Average monthly income per household**: BDT 20,193
The majority of the respondents who took part in the survey were RMG workers (30.1%), while Service Staff (20.4%) which included restaurant staff, office support staff and other service workers made up the second largest professions category.

Domestic help (11.5%) represented the third largest profession in the survey. Retail (8.8%) represented convenience shopkeepers, laundromat and pharmacy staff among others. Industrial and Technical workers (4.4%) included electricians, mechanics, and other non-RMG factory workers, while Public Transport Workers (4.4%) were composed of rickshaw pullers and motorized public transport staff.

Number of Dependents per Household

- No Dependents: 1.77%
- 1: 7.08%
- 2: 19.47%
- 3: 27.43%
- 4: 22.12%
- 5: 15.04%
- 6: 7.08%

Source: LightCastle Partners primary data (N=113)

One income earner was found to support the living expenses of other dependents.

24% of respondents have multiple professions

Profession of Respondents

- RMG Workers: 30.09%
- Service Staff: 20.35%
- Domestic Help: 11.50%
- Retail: 8.85%
- Business Owner: 5.31%
- Industrial and Technical Workers (Excluding RMG): 4.42%
- Public Transport Workers: 4.42%
- Others: 15.00%

Source: LightCastle Partners primary data (N=113)
Demographics According to Geographic Clusters

**Dhaka Metro**

- Respondents: 30%
- Mean age of respondents: 38

**Household Income Brackets**

- 7,501 - 10,000: 12.12%
- 10,001 - 15,000: 12.12%
- 15,001 - 20,000: 39.39%
- 20,001 - 30,000: 30.30%
- Above 30,000: 6.06%

**Profession of Worker According to Sector**

- Service: 83.87%
- Manufacturing: 16.13%

Source: LightCastle Partners primary data (N=33)

**Greater Dhaka North**

- Respondents: 49%
- Mean age of respondents: 35

**Household Income Brackets**

- 5,001 - 7,500: 1.85%
- 7,501 - 10,000: 5.56%
- 10,001 - 15,000: 31.48%
- 15,001 - 20,000: 20.37%
- 20,001 - 30,000: 35.19%
- Above 30,000: 5.56%

**Profession of Worker According to Sector**

- Service: 54.90%
- Manufacturing: 45.10%

Source: LightCastle Partners primary data (N=54)

**Greater Dhaka East**

- Respondents: 21%
- Mean age of respondents: 32

**Household Income Brackets**

- 7,501 - 10,000: 8.70%
- 10,001 - 15,000: 43.48%
- 15,001 - 20,000: 30.43%
- 20,001 - 30,000: 13.04%
- Above 30,000: 4.35%

**Profession of Worker According to Sector**

- Service: 52.17%
- Manufacturing: 47.83%

Source: LightCastle Partners primary data (N=23)

The high number of service sector workers in Dhaka Metro could be attributed to higher demand for ancillary services from a larger middle and affluent class population in the region. Among the three clusters, Dhaka Metro had the highest representation of service workers while the majority of the working population from the other two clusters were from manufacturing and service industries. The high number of manufacturing sector workers in Greater Dhaka North could be due to the high number of RMG factories in the region, and workers migrating there to have an easier commute to work.
Impact on Income, Spending and Migratory Patterns due to Covid-19
Income has declined for a majority of low income and lower middle income household

Overall

Average Income of Households

<table>
<thead>
<tr>
<th>Before Covid-19</th>
<th>After Covid-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>BDT 20,193</td>
<td>BDT 14,301</td>
</tr>
</tbody>
</table>

Change in income after Covid-19 **-29%**

Percentage Change in Income by Profession

<table>
<thead>
<tr>
<th>Profession</th>
<th>Percentage Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industrial and Technical Workers</td>
<td>-28.4%</td>
</tr>
<tr>
<td>Service Sector Workers</td>
<td>-31.2%</td>
</tr>
<tr>
<td>Public Transport Workers</td>
<td>-46.3%</td>
</tr>
<tr>
<td>Residential Service Workers</td>
<td>-16.5%</td>
</tr>
</tbody>
</table>

Source: LightCastle Partners primary data (N=113)

Less than half (42%) of respondents had indicated that Covid did not affect their household incomes so far. 50% of respondents indicated that Covid had led to a decrease of at least one-third of their pre-Covid income. Public transport workers were the worst affected among the major professions, having lost almost half of their income since the Covid lockdown. None out of 113 respondents had indicated an increase in their household income since the Covid lockdown.

Note: The survey was conducted between the 5th and 7th of April, 2020.
Dhaka Metro sees the steepest decline in income

**Dhaka Metro**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>BDT 21,030</td>
<td>BDT 13,955</td>
<td></td>
</tr>
</tbody>
</table>

Change in income after Covid-19: **-34%**

**Percentage Change in Income by Profession**

- **Industrial and Technical Workers**: -51.9%
- **Service Sector Workers**: -31.4%
- **Public Transport Workers**: -44.2%
- **Residential Service Workers**: -8.9%

Source: LightCastle Partners primary data (N=31)

**Greater Dhaka - North**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>BDT 21,398</td>
<td>BDT 15,852</td>
<td></td>
</tr>
</tbody>
</table>

Change in income after Covid-19: **-26%**

**Percentage Change in Income by Profession**

- **Industrial and Technical Workers**: -24.2%
- **Service Sector Workers**: -39.8%
- **Public Transport Workers**: -37.1%
- **Residential Service Workers**: -13.8%

Source: LightCastle Partners primary data (N=52)

**Greater Dhaka - East**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>BDT 17,278</td>
<td>BDT 12,996</td>
<td></td>
</tr>
</tbody>
</table>

Change in income after Covid-19: **-25%**

**Percentage Change in Income by Profession**

- **Industrial and Technical Workers**: -28.7%
- **Service Sector Workers**: -11.6%
- **Public Transport Workers**: -66.7%
- **Residential Service Workers**: -31.9%

Source: LightCastle Partners primary data (N=23)

Note: The survey was conducted between the 5th and 7th of April, 2020.
Household Spending Trends Before Covid-19

- 11% Households saved on a regular basis
- 38% Respondents send remittance back home
- 19% Respondents have loan repayment obligations

Average Monthly Spending per Household

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall</td>
<td>17,273</td>
</tr>
<tr>
<td>Loan repayment</td>
<td>750</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>513</td>
</tr>
<tr>
<td>Remittance</td>
<td>1,280</td>
</tr>
<tr>
<td>Education</td>
<td>1,934</td>
</tr>
<tr>
<td>Transport</td>
<td>697</td>
</tr>
<tr>
<td>Healthcare</td>
<td>788</td>
</tr>
<tr>
<td>Food</td>
<td>7,519</td>
</tr>
<tr>
<td>Rent</td>
<td>3,546</td>
</tr>
<tr>
<td>Saving</td>
<td>243</td>
</tr>
</tbody>
</table>

Source: LightCastle Partners primary data (N=113)
Households with Public Transport Workers and Freelancers (day labourers, hawkers and other transient workers) were seen to have the largest overall monthly spending by volume. However, in the case of Public Transport workers, a quarter of this spending went towards repayment of existing loans. Breaking down across categories, food and rent are naturally some of the largest categories for spending. It can be seen that Residential Service workers and Industrial and Technical workers were the least regular savers but at the same time they had to remit a significant portion of their income, making these two professions particularly vulnerable to financial shocks emanating from Covid-19.
The vast majority of respondents had stayed back in Dhaka

When the respondents were asked if they are planning to move to their hometowns from their Dhaka residence address, the majority of them had responded that they either have no plans to move in the near future or are unsure about when they want to move. Among those who had migrated or were planning to do so in the immediate future, the clear majority of them were either residential service workers or industry/technical workers; this might be attributed to employers giving them paid leave. Service sector workers indicated the least willingness to migrate in the short term.

Note: The survey was conducted between the 5th and 7th of April, 2020.

Key reasons for staying back in Dhaka

- Transport blockade due to government shutdown
- Lack of income opportunities outside of Dhaka
- Better hope of receiving aid in Dhaka
- Uncertainty over reopening timeline of workplace

88% of households are currently residing in Dhaka

33% of families with zero income had already migrated away from Dhaka
## Transport and education spending categories see biggest declines post-Covid

Due to Covid-19's impact on income, 63% of overall households had reported a reduction in transport costs, which is to be expected given the ban on public transport that accompanied the lockdown. Education costs, too, had seen a reduction due to closures of schools and other education institutions (including coaching centres). Remittances for 26% of households had to be sacrificed due to the reduced incomes. The other major variance was seen in food costs, where 40% of households had reported an increase in food spending, attributed to higher food prices and 32% households who had reported lower expenditure of food as a consequence of reduced income. Healthcare spending, at the time of survey, had not varied significantly due to effects from Covid-19. Rent was the most stable spending head, with 98% reporting that their rents had stayed static since the Covid-19 lockdown.

### Percentage of households adjusting their post-Covid spending

<table>
<thead>
<tr>
<th>Spending Categories</th>
<th>Increase</th>
<th>No Change</th>
<th>Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>2%</td>
<td>98%</td>
<td>0%</td>
</tr>
<tr>
<td>Food</td>
<td>40%</td>
<td>28%</td>
<td>32%</td>
</tr>
<tr>
<td>Healthcare</td>
<td>11%</td>
<td>79%</td>
<td>11%</td>
</tr>
<tr>
<td>Transport</td>
<td>4%</td>
<td>34%</td>
<td>62%</td>
</tr>
<tr>
<td>Education</td>
<td>0%</td>
<td>17%</td>
<td>83%</td>
</tr>
<tr>
<td>Remittance</td>
<td>0%</td>
<td>47%</td>
<td>53%</td>
</tr>
<tr>
<td>Loan installment</td>
<td>5%</td>
<td>33%</td>
<td>62%</td>
</tr>
<tr>
<td>Savings</td>
<td>0%</td>
<td>83%</td>
<td>17%</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>2%</td>
<td>88%</td>
<td>10%</td>
</tr>
</tbody>
</table>

*Source: LightCastle Partners primary data (N=113)*

**Note:** The survey was conducted between the 5th and 7th of April, 2020.
## Remittance and loan installments cut back across all income brackets

### Post-Covid Spending Trends According to Income Brackets

<table>
<thead>
<tr>
<th>Spending Categories</th>
<th>Monthly Income</th>
<th>BDT 5,001 - 10,000</th>
<th>Increase</th>
<th>No Change</th>
<th>Decrease</th>
<th>BDT 10,001 - 20,000</th>
<th>Increase</th>
<th>No Change</th>
<th>Decrease</th>
<th>BDT 20,001 - 30,000</th>
<th>Increase</th>
<th>No Change</th>
<th>Decrease</th>
<th>Above BDT 30,000</th>
<th>Increase</th>
<th>No Change</th>
<th>Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td></td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
<td></td>
<td>3%</td>
<td>97%</td>
<td>0%</td>
<td></td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
<td></td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>33%</td>
<td>50%</td>
<td>17%</td>
<td></td>
<td></td>
<td>38%</td>
<td>27%</td>
<td>35%</td>
<td></td>
<td>38%</td>
<td>28%</td>
<td>34%</td>
<td></td>
<td>83%</td>
<td>0%</td>
<td>17%</td>
<td></td>
</tr>
<tr>
<td>Healthcare</td>
<td>17%</td>
<td>83%</td>
<td>0%</td>
<td></td>
<td></td>
<td>10%</td>
<td>79%</td>
<td>11%</td>
<td></td>
<td>13%</td>
<td>72%</td>
<td>16%</td>
<td></td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>Transport</td>
<td>0%</td>
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<td>50%</td>
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<td></td>
<td>2%</td>
<td>35%</td>
<td>63%</td>
<td></td>
<td>3%</td>
<td>28%</td>
<td>69%</td>
<td></td>
<td>33%</td>
<td>17%</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>0%</td>
<td>20%</td>
<td>80%</td>
<td></td>
<td></td>
<td>0%</td>
<td>17%</td>
<td>83%</td>
<td></td>
<td>0%</td>
<td>8%</td>
<td>92%</td>
<td></td>
<td>0%</td>
<td>60%</td>
<td>40%</td>
<td></td>
</tr>
<tr>
<td>Remittance</td>
<td>0%</td>
<td>25%</td>
<td>75%</td>
<td></td>
<td></td>
<td>0%</td>
<td>46%</td>
<td>54%</td>
<td></td>
<td>0%</td>
<td>46%</td>
<td>54%</td>
<td></td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>Loan installment</td>
<td>50%</td>
<td>0%</td>
<td>50%</td>
<td></td>
<td></td>
<td>0%</td>
<td>36%</td>
<td>64%</td>
<td></td>
<td>0%</td>
<td>43%</td>
<td>57%</td>
<td></td>
<td>0%</td>
<td>0%</td>
<td>100%</td>
<td></td>
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<tr>
<td>Savings</td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
<td></td>
<td></td>
<td>0%</td>
<td>75%</td>
<td>25%</td>
<td></td>
<td>0%</td>
<td>80%</td>
<td>20%</td>
<td></td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>0%</td>
<td>83%</td>
<td>17%</td>
<td></td>
<td></td>
<td>0%</td>
<td>89%</td>
<td>11%</td>
<td></td>
<td>3%</td>
<td>88%</td>
<td>9%</td>
<td></td>
<td>17%</td>
<td>83%</td>
<td>0%</td>
<td></td>
</tr>
</tbody>
</table>

Source: LightCastle Partners primary data (N=113)

Note: The survey was conducted between the 5th and 7th of April, 2020.
Almost one in every three respondents reported having no financial support to sustain at present. 44% of respondents reported having enough savings that will help them survive the next few weeks and only 14% respondents reported that they may survive for a month considering the current financial conditions.

As is to be expected, a positive relationship was observed between the household income and the estimated period of sustenance if the Covid-19 situation persisted. Households from the lowest income bracket were the most vulnerable, citing a maximum sustenance period of 3 weeks, while half the respondents earning more than BDT 20,000/month had mentioned that they can survive for at least another month considering the current economic situation.

Source: LightCastle Partners primary data (N=113)

Note: The survey was conducted between the 5th and 7th of April, 2020.
Post Covid-19 Awareness and Support Scenario
An overwhelming majority of households were aware of the correct preventative measures of Covid-19, highlighting the combined role of the media, government and word-of-mouth in propagating information. However, even among these well-informed households, there was a degree of misinformation, for example, where two respondents citing praying at the mosque as a preventive measure for Covid-19, whereas social distancing norms would suggest otherwise.

Note: The survey was conducted between the 5th and 7th of April, 2020.
Vast majority of the households are outside support safety net

杰出多数的房屋户没有得到安全网的支持

**81%** of respondents had not received any form of support

**82%** of respondents had not received any form of support in Dhaka Metro

**57%** of respondents had not received any form of support in Greater Dhaka - East

**91%** of respondents had not received any form of support in Greater Dhaka - North

Support received from

- **Individuals**: 47.62%
- **Local MP**: 23.81%
- **Employer**: 14.29%
- **Ward Councillor**: 9.52%
- **NGO**: 4.76%

Source: LightCastle Partners primary data (N=21)

Among the 18.6% of overall households who had received support, all had received in-kind support either in the form of food relief or other daily essentials. Among the three zones covered in the study, greater Dhaka North was the most neglected in terms of reach of support initiatives. Where individuals did receive support in the two zones of greater Dhaka, individual donors were by far the largest source of support for the low-income community members, which is in contrast to Dhaka urban, where most of the support came from Local MPs, suggesting that political altruism was mostly limited to Dhaka Metro areas.

It is also concerning that NGO and employer (mostly from the private sector) support had been more prominent than any formal assistance from the central government. At a time when households have lost approximately a third of their earnings and are outspending their incomes, government assistance is more important than ever to help such households stay afloat.

None of the households had reported receiving any cash assistance.

Note: The survey was conducted between the 5th and 7th of April, 2020.
Recommendations
Recommendations

Expand alternate G2P channels, via DFS, to ensure direct support to beneficiaries

The government should augment G2P (Government-to-Persons) channels to ensure direct payment of salaries to workers of impacted sectors like RMG and other export driven sectors. Such a model has already been initiated by a2i, and the use of Digital Financial Services (DFS) to facilitate this process would ensure effectiveness and reduce system loss. The government should also facilitate LIC members to open and maintain their respective digital accounts. Private sector should also be encouraged to continue the payroll of its blue-collar workforce through digital channels.

Direct micro enterprises towards support services, particularly the ones outside the purview of the banking system

Self-employed individuals have suffered significantly because of loss of business which eventually translates to capital erosion. These micro entrepreneurs need to be incorporated into the stimulus package through alternate arrangements, since majority of them do not have credit relationships with commercial banks.

Collaborate with workers’ associations to create databases of vulnerable groups and mobilize support funds

The government should collaborate with worker associations of different sectors in order to create databases through which vulnerable worker groups, such as public transport workers, can be identified and reached through support initiatives.

Introduce alternative livelihoods and skills development opportunities for the impacted unemployed working population

Thousands of workers will lose their jobs before the situation normalizes. These unemployed working populations need to be redirected towards alternative livelihoods and skills development opportunities in order to ensure their sustenance in the short to medium term.

Join forces with development agencies based on specialization and work closely to reach the last mile beneficiaries and ultra-poor population

The government should work closely with development agencies/NGOs and collaborate based on specialization to cater to immediate needs of the vulnerable population. Many national level NGOs have in-depth experience of supporting ultra-poor population during natural calamities, which can be leveraged for designing effective national level livelihood interventions.

Extend rent and utilities amnesty to residents of urban LICs by indirectly compensating landlords

When income streams stop flowing, the usual response by LIC households is to retreat to their home districts, where they have more readily available resources and incur lower costs. 6% of surveyed households had lost all income in just the first 10 days of government lockdown (this number is expected to rise with a prolonged shutdown) and those who did have incomes, were in deficit regardless of profession and did not have option to
return to their home districts. Given this situation, the GoB should extend rent and utilities amnesty to residents of LIC to weather the Covid financial crisis during the lockdown. Canada promised rent support to small and medium businesses and GoB may take inspiration from this policy in order to support the LIC residents.

*Increase awareness campaigns to disseminate correct information and debunk myths in order to help the vulnerable groups survive the health and financial crisis*

Given the prevalence of misconceptions among some well-informed households, the role of media in exposing myths and mis-information related to Covid-19 should be strengthened. Religious leaders with national level acceptance should be involved as part of any behaviour change initiatives.

*Enact policies to protect blue collar jobs by encouraging companies to retain their employees, in lieu of receiving benefits from the stimulus package*

GoB must tie in any stimulus packages to companies with conditions for retaining jobs. Any company breaching the condition must immediately be made ineligible for any stimulus packages. This would minimize income loss for many blue collar workers in the manufacturing sector.
The Team

**Zahedul Amin**  
**Director, Finance, Strategy and Consulting Services**  
Entrepreneur, market analyst and sustainable business consultant, with almost a decade of experience in banking, non-profit, entrepreneurship, market research and market development consulting. Areas of expertise include inclusive business, market analysis, financial modeling, agro and power. Leading team for delivering data driven solution for clients in private, development and public sectors. Prior to founding LightCastle, he worked as an Assistant Vice President in HSBC for 4 years.

**Saif Nazrul**  
**Senior Business Consultant**  
Management consultant with 4 years of experience, having worked across a number of development sectors including ICT4D, public financial management, health & nutrition, agriculture and livestock, education, economic empowerment and WASH. He is currently engaged in projects related to market research, strategy consulting, and MSME and startup development.

**Sanjir Ali**  
**Senior Business Consultant**  
Business consultant bringing 4 years of project management experience, having managed multidisciplinary projects across Bangladesh, Vietnam, Cambodia and Uzbekistan, with a portfolio total of approx. $6 million. Currently working in projects on nutrition, WaSH and investment climate. Completed BBA from Institute of Business Administration, University of Dhaka.

**Khandaker Muhtasim Rafi**  
**Business Analyst**  
Has a keen interest in helping businesses with data-driven solutions. Has an interest in finding innovative solutions to real-world business cases. He is passionate about developing his skills in diversified areas. Rafi has completed his Bachelor’s in Business Administration (BBA) with dual major in Marketing and Finance from North South University (NSU).

**Md. Tanjim Morshed**  
**Creative Design Associate**  
Specialized in visualization, UI/UX design, content generation and A/V for branding with an experience of 2 years encompassing a portfolio consisting of both local & multinational clients. Completed Bachelor’s in Computer Science from American International University-Bangladesh (AIUB).
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